

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,**

Petitioner,

v

**Case No. 05-514-L
Docket No. 2006-10**

James R. Mullen,

Respondent.

For the Petitioner:

**William R. Peattie (P48004)
Office of Financial & Insurance Services
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Lansing, MI 48933
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For the Respondent:

**James Mullen
3493 Holiday Hills Road, Apt. 404
Traverse City, MI 49686**

**Issued and entered
this 20th day of July 2006
by John R. Schoonmaker
Special Deputy Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision dated June 2, 2006. He recommended that the Commissioner revoke the Respondent's insurance license. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and, except as noted below, the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

The Respondent did not respond to the Notice of Opportunity to Show Cause. This was an opportunity given to the Respondent, not an obligation upon him. His choice not to take advantage of the opportunity was not a violation of the Insurance Code.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v Public Service Com'n*, 136 Mich App 52 (1984).

ORDER

Therefore, it is ORDERED that the Respondent's insurance license is revoked.